

activities beyond those required by the National Flood Insurance Program to:

- ! reduce flood losses;
- ! facilitate accurate insurance rating; and,
- ! promote the awareness of flood insurance.

Flood hazard areas have been mapped and the 10-year coastal floodplain identified on the Flood Insurance Rate Map for the Town. The 100-year floodplain is the area that will be flooded on the average of once every 100 years. It has a 1% chance of being flooded in any given year. Put another way, it has about a 25% chance of being flooded over the life of a 30-year mortgage. Smaller floods have a greater chance of occurring in any year and can still create a significant flood hazard to people and property. Maps are available for viewing at the Kill Devil Hills Planning and Development Department and the Dare County Library. A generalized map is included in this Update. See MAP 4.

All properties located in "Zone A" or "Zone V" on the Town's Flood Hazard Boundary Map or Flood Insurance Rate Map are subject to regulations. Before undertaking development in "Zone A" or "Zone V", a builder must secure a permit from the Town. Development activities subject to these regulations are any man-made change to improved or unimproved real estate, including but not limited to buildings, mining, dredging, filling, grading, paving, excavating, or drilling operations.

## (2) Areas with Soil Limitations

Soils are a natural resource whose properties greatly influence how people use the land. Soil analyses indicate hazardous areas which development should avoid or modify. Certain soil types indicate periodic storm flooding in low-lying soundside locations.